## Case 17-18241 Doc 1 Filed 06/15/17 Entered 06/15/17 17:12:04 Desc Main Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify You	rself	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that your government-ipicture identificatic example, your driv license or passpoor Bring your picture identification to your meeting with the transport of the property of the	First name  First name  First name  Middle name   Madsen	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names y used in the last 8 Include your marrimaiden names.	years	
3.	Only the last 4 diversity our Social Secunumber or federa Individual Taxpay Identification nur	rity ıl xxx-xx-3394 /er	

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Case number (if known)

Debtor 1 DeAnn L Madsen

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 440 W. Barry Ave., #606 Chicago, IL 60657 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 DeAnn L Madsen

ar	Tell the Court About	Your B	ankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> f page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Banki e box.	ruptcy
	choosing to file under	Chapter 7					
		□с	hapter 11				
		□с	hapter 12				
		□с	hapter 13				
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee yo	k with the clerk's office in your local court for mor burself, you may pay with cash, cashier's check, c alf, your attorney may pay with a credit card or ch	or money
					tallments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Individuals	to Pay
						n only if you are filing for Chapter 7. By law, a jud	
			applies to you	ur family size ar	nd you are unable to pay the fee i	our income is less than 150% of the official povert n installments). If you choose this option, you mus	
			the Application	n to Have the (	Chapter 7 Filing Fee Waived (Offi	cial Form 103B) and file it with your petition.	
€.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	□ Ye	es.				
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	_					
	not filing this case with you, or by a business partner, or by an affiliate?	□ Y€	es.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No	Go to l	ine 12.			
	residence:	□ Ye	es. Has yo	ur landlord obta	ained an eviction judgment agains	st you and do you want to stay in your residence?	
				No. Go to line	12.		
				Yes. Fill out In bankruptcy per		Judgment Against You (Form 101A) and file it wit	h this

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Desc Main Document Page 4 of 54 Case number (if known) Debtor 1 DeAnn L Madsen Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No.

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No.

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes.

#### Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

_	- 1	ИC	ι.	

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 DeAnn L Madsen

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 54 Case number (if known) Debtor 1 DeAnn L Madsen Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ DeAnn L Madsen Signature of Debtor 2 DeAnn L Madsen Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on June 15, 2017

MM / DD / YYYY

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Debtor 1 DeAnn L Madsen

Debtor 1 DeAnn L Madsen

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	ntine Sparagis	Date	June 15, 2017
Signature of	Attorney for Debtor		MM / DD / YYYY
	ne Sparagis		
Printed name			
Law Office	es Of Konstantine Sparagis		
Firm name			
900 W. Jac	ckson Blvd.		
Ste. 4E			
Chicago, I	L 60607		
	City, State & ZIP Code		
Contact phone	312.753.6956	Email address	gus@atbankruptcy.com
6256702			
Bar number & S	tate		

		17/1/11/11	.111 1 (1111), (1 (1) 1)	+
Fill in this inform	nation to identify your	case:		
Debtor 1	DeAnn L Madsen			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(if known)				

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	9,500.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	9,500.00
Par	2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	25,445.00
	Your total liabilities	\$	25,445.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,480.17
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,182.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	iedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for bounded purposes," 11 U.S.C. \$ 101(9). Fill out lines 8.00 for statistical purposes, 28 U.S.C. \$ 150	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.

4,012.76

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

		Document	Page 10 of 54		
Fill in this infor	rmation to identify your	case and this filing:			
Debtor 1	DeAnn L Madsen	•			
Daktara	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case number					☐ Check if this is an
					amended filing
Official Fo	orm 106A/B				
Schedu	le A/B: Prop	erty			12/15
hink it fits best.	Be as complete and accura ore space is needed, attach	e items. List an asset only once. If te as possible. If two married peop a separate sheet to this form. On t	ole are filing together, both a	re equally responsible for s	supplying correct
Part 1: Describe	e Each Residence, Building	ر, Land, or Other Real Estate You C	own or Have an Interest In		
. Do you own or	have any legal or equitable	e interest in any residence, building	g, land, or similar property?		
■ No. Go to Pa	art 2.				
☐ Yes. Where	is the property?				
Part 2: Describe	e Your Vehicles				
someone else dr	rives. If you lease a vehicl	uitable interest in any vehicles, le, also report it on Schedule G: lility vehicles, motorcycles			venicies you own that
3.1 Make:	Honda	Who has an interest in t	the property? Check one		claims or exemptions. Put
Model:	Cvici	Debtor 1 only			red claims on Schedule D: aims Secured by Property.
Year:	2007	Debtor 2 only		Current value of the	Current value of the
Approxima Other info		Debtor 1 and Debtor 2  At least one of the debtor 2	- ,	entire property?	portion you own?
		Check if this is communication (see instructions)	nunity property	\$2,000.00	\$2,000.00
Examples: Boo ■ No □ Yes  5 Add the doll pages you h	ats, trailers, motors, personals, trailers, motors, personals, personal and House	TVs and other recreational vehonal watercraft, fishing vessels, so you own for all of your entries. Write that number hereehold Items able interest in any of the follo	from Part 2, including an	ccessories  y entries for	\$2,000.00  Current value of the portion you own?
					Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

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Official Form 106A/B Schedule A/B: Property

page 2

Document Page 12 of 54 Debtor 1 Case number (if known) DeAnn L Madsen Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Yes Cash on Hand \$500.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... **Checking Account with JP Morgan Chase** \$2,000.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: IRA with JP Morgan Chase \$0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

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Case number (if known) Document Debtor 1 DeAnn L Madsen 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit □ No ■ Yes. Give specific information about them... Beneficiary of father's trust Unknown 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... Est. tax refund \$2,000.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No

☐ Yes. Describe each claim.......

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

■ No

	Case 17-18241 Doo	: 1 Filed 06/15/17 Document	Entered 0	6/15/17 17:12:04 54	Desc Main
Debto	DeAnn L Madsen	Document		54 Case number (if known)	
	Yes. Describe each claim				
35. <b>Ar</b>	ny financial assets you did not already	y list			
		•			
	Yes. Give specific information				
	Add the dollar value of all of your entr	•			\$4,500.00
D. / C	■ B	V. 0	1. 154	L	
Part 5:	Describe Any Business-Related Property	y You Own or Have an Interest	In. List any real esta	ite in Part 1.	
	you own or have any legal or equitable int	erest in any business-related p	property?		
	lo. Go to Part 6.				
ЦΥ	es. Go to line 38.				
	_				
Part 6:	Describe Any Farm- and Commercial Fis If you own or have an interest in farmland,		n or Have an Interes	st In.	
46. <b>D</b> o	you own or have any legal or equital	ble interest in any farm- or	commercial fishin	g-related property?	
	No. Go to Part 7.				
	Yes. Go to line 47.				
Part 7:	Describe All Property You Own or H	Have an Interest in That You Di	d Not List Above		
	you have other property of any kind				
E ■	xamples: Season tickets, country club m	nembership			
	Yes. Give specific information				
_	. ser en e spesine in en neuronamen			r	
54. <i>A</i>	Add the dollar value of all of your entr	ies from Part 7. Write that r	number here		\$0.00
				L	
Part 8:	List the Totals of Each Part of this Fo	orm			
55. <b>F</b>	Part 1: Total real estate, line 2				\$0.00
56. <b>F</b>	Part 2: Total vehicles, line 5		\$2,000.00		
57. <b>F</b>	Part 3: Total personal and household	items, line 15	\$3,000.00		
	Part 4: Total financial assets, line 36	_	\$4,500.00		
	Part 5: Total business-related property		\$0.00		
	Part 6: Total farm- and fishing-related		\$0.00		
61. <b>F</b>	Part 7: Total other property not listed,	iine 54 +	\$0.00		
62. <b>1</b>	Total personal property. Add lines 56 th	hrough 61	\$9,500.00	Copy personal property to	stal <b>\$9,500.00</b>
62 7	otal of all property on Schedule A/B.	Add line 55 + line 62		]	<b>*</b> 0 <b>500 00</b>
63. 1	otal of all property off ochequie A/D.	Add IIIIE JJ T IIIIE UZ			\$9,500.00

Official Form 106A/B Schedule A/B: Property page 5

		I A A A HILLS		_	
Fill in this inforn	nation to identify your	case:			
Debtor 1	DeAnn L Madsen				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number _					
(if known)					Check if this
					amended fili

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
\$2,000.00		\$2,400.00	735 ILCS 5/12-1001(c)	
	☐ 100% of fair market value, up to any applicable statutory limit			
\$1,000.00	•	100%	735 ILCS 5/12-1001(a)	
		100% of fair market value, up to any applicable statutory limit		
\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$0.00		100%	735 ILCS 5/12-1006	
	_			
	\$2,000.00 \$2,000.00	\$2,000.00	portion you own         Copy the value from Schedule A/B       Check only one box for each exemption.         \$2,000.00       \$2,400.00         100% of fair market value, up to any applicable statutory limit         \$1,000.00       100% of fair market value, up to any applicable statutory limit         \$500.00       100% of fair market value, up to any applicable statutory limit         \$2,000.00       \$2,000.00         100% of fair market value, up to any applicable statutory limit	

Case 17-18241 Doc 1 Filed 06/15/17 Entered 06/15/17 17:12:04 Desc Main Document Page 16 of 54 DeAnn L Madsen Case number (if known) Debtor 1 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Est. tax refund 735 ILCS 5/12-1001(b) \$2,000.00 \$1,500.00 Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

		I A A A A A A A A A A A A A A A A A A A	111 1 MM. 17 (71 J <del>.) -</del>	
Fill in this infor	mation to identify your	case:		
Debtor 1	DeAnn L Madsen	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - $\square$  Yes. Fill in all of the information below.

			Documer	nt Page 18 d	of 54	•	
Fill i	n this infor	mation to identify your case	et				
Debt	or 1	DeAnn L Madsen					
		First Name	Middle Name	Last Name			
Debt		First Name	Middle None	Last Name			
(Spous	se if, filing)	First Name	Middle Name	Last Name			
Unite	ed States Ba	ankruptcy Court for the: NO	DRTHERN DISTRICT	OF ILLINOIS			
Case	e number						
(if know	_					☐ Check	if this is an
						amend	led filing
<b>⊃</b> ŧŧ:.	oial Farn	~ 106E/E					
		n <u>106E/F</u> E/E: Craditara Wha	Have Upocou	rad Claima			12/15
		/F: Creditors Who			2 for oreditors with NOA	IDDIODITY eleime 1	
		d accurate as possible. Use Patracts or unexpired leases that					
Sched	lule G: Execι	itory Contracts and Unexpired	Leases (Official Form 10	6G). Do not include any	creditors with partially s	secured claims that a	re listed in
		tors Who Have Claims Secured ntinuation Page to this page. If					
		mber (if known).	you have no imorniacion	to report in a ran, ac r		op or any additional	pagoo, milo you
Part	1: List A	II of Your PRIORITY Unsecu	ured Claims				
1. D	o any credit	ors have priority unsecured cla	ims against you?				
	☐ No. Go to F	Part 2.					
	Yes.						
		r priority unsecured claims. If a					
		rpe of claim it is. If a claim has both ne claims in alphabetical order acc					
P	art 1. If more	than one creditor holds a particul	ar claim, list the other cred	ditors in Part 3.			_
(1	For an explan	ation of each type of claim, see th	e instructions for this form	in the instruction bookle		Dail a site :	Non-mailenite.
					Total claim	Priority amount	Nonpriority amount
2.1	Interna	I Revenue Service	Last 4 digits of	account number	\$0.00	\$0.00	\$0.00
	•	reditor's Name	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	-14 :			-
	PO Box	( 7346 elphia, PA 19101	When was the d	ebt incurred?		-	
		Street City State Zlp Code	As of the date y	ou file, the claim is: Che	eck all that apply		
	Who incurre	d the debt? Check one.	☐ Contingent				
	Debtor 1	only	☐ Unliquidated				
	Debtor 2	only	Disputed				
	Debtor 1	and Debtor 2 only	· ·	ΓY unsecured claim:			
	At least or	ne of the debtors and another	Domestic sup	port obligations			
	_		_	rtain other debts you owe	the government		
		this claim is for a community d subject to offset?		nam other debts you owe ath or personal injury whil	•		
	No No	subject to onset:	Other. Specify	. , ,	ic you were intoxicated		
	☐ Yes		☐ Other. Specify				
Part	2: List A	II of Your NONPRIORITY U	nsecured Claims				
3. D	o any credite	ors have nonpriority unsecured	l claims against you?				
	☐ No. You ha	eve nothing to report in this part. S	submit this form to the cou	rt with your other schedul	es.		
	Yes.						
u	nsecured clai	r nonpriority unsecured claims im, list the creditor separately for e	each claim. For each clain	n listed, identify what type	of claim it is. Do not list cla	aims already included	in Part 1. If more

Total claim

Part 2.

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Case number (if know) Debtor 1 DeAnn L Madsen 4.1 \$0.00 American Honda Finance Last 4 digits of account number 6549 Nonpriority Creditor's Name Opened 03/07 Last Active 2170 Point Blvd Ste 100 When was the debt incurred? 2/23/12 Elgin, IL 60123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Automobile Other. Specify 4.2 Cap1/bstby Last 4 digits of account number 3122 \$334.00 Nonpriority Creditor's Name Opened 05/12 Last Active When was the debt incurred? 4/24/17 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.3 Capital One Last 4 digits of account number 7432 \$2,704.00 Nonpriority Creditor's Name Opened 04/11 Last Active 15000 Capital One Dr When was the debt incurred? 9/21/16 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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Case number (if know) Debtor 1 DeAnn L Madsen 4.4 \$1,864.00 Capital One Last 4 digits of account number 5433 Nonpriority Creditor's Name Opened 08/14 Last Active 15000 Capital One Dr When was the debt incurred? 9/28/16 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.5 **Ccs/first Savings Bank** Last 4 digits of account number 4653 \$546.00 Nonpriority Creditor's Name Opened 10/14 Last Active 500 E 60th St N When was the debt incurred? 9/27/16 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.6 **Chase Card** Last 4 digits of account number 5074 \$1.631.00 Nonpriority Creditor's Name Opened 01/13 Last Active Po Box 15298 When was the debt incurred? 9/28/16 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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Debtor 1 DeAnn L Madsen Case number (if know) 4.7 \$2,288.00 Citi Last 4 digits of account number 9669 Nonpriority Creditor's Name Opened 08/12 Last Active Po Box 6241 When was the debt incurred? 10/01/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.8 **Comenity Bank/express** 0614 Last 4 digits of account number \$1,139.00 Nonpriority Creditor's Name Opened 11/11 Last Active Po Box 182789 When was the debt incurred? 9/26/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.9 Comenity Bank/laredte Last 4 digits of account number \$0.00 1925 Nonpriority Creditor's Name Opened 08/04 Last Active 4590 E Broad St When was the debt incurred? 4/07/11 Columbus, OH 43213 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes

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Debtor 1 DeAnn L Madsen Case number (if know) 4.1 Comenity Bank/nwyrk&co 2727 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 04/11 Last Active 220 W Schrock Rd When was the debt incurred? 11/11/11 Westerville, OH 43081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 Comenitybk/victoriasec 0462 \$1,905.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/02 Last Active Po Box 182789 When was the debt incurred? 9/14/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.1 Credit First N A 8111 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 03/13 Last Active 6275 Eastland Rd When was the debt incurred? 2/29/16 Brookpark, OH 44142 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Debtor 1 DeAnn L Madsen Case number (if know) 4.1 **Dsnb Macys** 5441 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 12/12 Last Active Po Box 8218 When was the debt incurred? 9/29/16 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 **Fnb Omaha** 8255 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/01/13 Last Active P.o. Box 3412 10/07/14 When was the debt incurred? Omaha, NE 68197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 Kohls/capone 8882 \$1,073.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 02/11 Last Active N56 W 17000 Ridgewood Dr When was the debt incurred? 9/01/16 Menomonee Falls, WI 53051 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Case number (if know)

Debto	T 1 DeAnn L Madsen		Case number (if know)	
4.1 6	Merchants Credit Guide	Last 4 digits of account number	1385	\$1,742.00
	Nonpriority Creditor's Name	_	On an ad 07/45   Last Astina	
	223 W Jackson Blvd Ste 7 Chicago, IL 60606	When was the debt incurred?	Opened 07/15 Last Active 10/03/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection At Rush L	Attorney Midwest Orthopaedics	
4.1	Portfolio Recovery Ass	Last 4 digits of account number	2868	\$1,818.00
	Nonpriority Creditor's Name	_		
	120 Corporate Blvd Ste 1 Norfolk, VA 23502	When was the debt incurred?	Opened 02/16 Last Active 10/26/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Company Account Synchrony		
4.1	Sears/cbna	Last 4 digits of account number	1462	\$2,606.00
	Nonpriority Creditor's Name	_	<del></del>	
	Po Box 6282 Sioux Falls, SD 57117	When was the debt incurred?	Opened 08/14 Last Active 8/31/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	$\square$ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other Specify Credit Card	1	

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	Case number (if know)	
Last 4 digits of account number	3287	\$0.00
_	Opened 3/04/12 Last Active	
When was the debt incurred?	6/08/12	
As of the date you file, the claim	is: Check all that apply	
☐ Contingent		
☐ Unliquidated		
☐ Disputed		
••	d claim:	
☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
Debts to pension or profit-sharing	g plans, and other similar debts	
Other. Specify Charge Acc	count	
Last 4 digits of account number	6454	\$0.00
_		
When was the debt incurred?	Opened 3/04/12 Last Active 6/08/12	
As of the date you file, the claim	is: Check all that apply	
,		
☐ Contingent		
☐ Disputed		
Type of NONPRIORITY unsecure	d claim:	
☐ Student loans		
Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
Debts to pension or profit-sharing	ng plans, and other similar debts	
Other. Specify Charge Acc	count	
Last 4 digits of account number	3164	\$1,332.00
_	<del></del>	
When was the debt incurred?	Opened 10/14 Last Active 10/03/16	
As of the date you file, the claim	is: Check all that apply	
☐ Contingent		
☐ Unliquidated		
☐ Disputed		
_ <u></u>	d claim:	
<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>	aration agreement or divorce that you did not	
report as priority claims		
■ Other. Specify Charge Acc	count	
	When was the debt incurred?  As of the date you file, the claim is contingent continuation.	Cast 4 digits of account number   Opened 3/04/12 Last Active   6/08/12

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Debtor 1 DeAnn L Madsen Case number (if know) 4.2 Syncb/gap 8936 \$0.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 5/08/11 Last Active Po Box 965005 When was the debt incurred? 6/24/14 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.2 Syncb/gap 1025 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/00 Last Active Po Box 965005 When was the debt incurred? 7/18/01 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.2 Syncb/gap 5290 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/08/11 Last Active Po Box 965005 When was the debt incurred? 1/31/13 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Case number (if know)

Debtor 1 DeAnn L Madsen 4.2 Syncb/gapdc 9935 \$2,862.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 07/14 Last Active Po Box 965005 When was the debt incurred? 6/06/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.2 Syncb/paypal Smart Con 8265 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 2/07/08 Last Active Po Box 965005 When was the debt incurred? 2/01/09 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.2 Syncb/tjx Cos 0297 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/24/13 Last Active Po Box 965005 When was the debt incurred? 5/11/14 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Case number (if know) Document Debtor 1 DeAnn I Madsen

-	/tjx Co		Last 4 digits of account number	2868		\$0.00
-		or's Name		Open	ed 04/14 Last Active	
	x 9650 <sup>,</sup> do, FL 3	=	When was the debt incurred?	3/01/1	16	
		ty State ZIp Code	As of the date you file, the claim i	s: Check	all that apply	
Who inc	curred the	e debt? Check one.				
Debte	or 1 only		☐ Contingent			
☐ Debte	or 2 only		☐ Unliquidated			
☐ Debte	or 1 and I	Debtor 2 only	☐ Disputed			
☐ At lea	ast one of	the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	ck if this	claim is for a community	☐ Student loans			
debt	laim subi	ect to offset?	Obligations arising out of a sepa report as priority claims	ration ag	reement or divorce that you did not	
■ No	iaiiii sabj	cot to onset	Debts to pension or profit-sharin	o plans a	and other similar debts	
☐ Yes			■ Other. Specify Credit Card			
Td Baı	nk Usa	/targetcred	Last 4 digits of account number	5840		\$1,601.00
		or's Name	- and a digite of decoding namber			Ţ.,551 <b>10</b> 0
Po Bo		MN 55440	When was the debt incurred?	Open 9/29/1	ed 11/12 Last Active 16	
Number	Street Ci	ty State Zlp Code e debt? Check one.	As of the date you file, the claim i	s: Check	all that apply	
Debte	or 1 only		☐ Contingent			
_	or 2 only		☐ Unliquidated			
	•	Debtor 2 only	☐ Disputed			
		the debtors and another	Type of NONPRIORITY unsecured	d claim:		
		claim is for a community	☐ Student loans			
debt		ect to offset?	Obligations arising out of a separeport as priority claims	ration ag	reement or divorce that you did not	
■ No			Debts to pension or profit-sharin	g plans, a	and other similar debts	
☐ Yes			Other. Specify Credit Card			
is page o	only if yo	to Be Notified About a Debi	t That You Already Listed out your bankruptcy, for a debt that y neone else, list the original creditor in	ou alrea	dy listed in Parts 1 or 2. For examp	le, if a collection agenc
nore thar	n one cre		you listed in Parts 1 or 2, list the addi			
Add	the Am	ounts for Each Type of Uns	secured Claim			
the amou of unsecu			ns. This information is for statistical re	eporting	purposes only. 28 U.S.C. §159. Add	d the amounts for each
	0-	D		0-	Total Claim	
Γotal	6a.	Domestic support obligations		6a.	\$0.00	-
aims						
art 1		Taxes and certain other debts	you owe the government njury while you were intoxicated	6b. 6c.	\$ 0.00 \$ 0.00	-
			cured claims. Write that amount here.	6d.	\$ 0.00 \$ 0.00	-
	6e.	Total Priority. Add lines 6a throu	iah 6d	6e.	s 0.00	
	00.	oa allot	.g ou.	55.	\$0.00	-
					Total Claim	
Cotal	6f.	Student loans		6f.	\$0.00	-
otal						
ims art 2	6g.		paration agreement or divorce that			

Official Form 106 E/F

6g.

\$

you did not report as priority claims

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Debtor 1 DeAnn L Madsen

6i.

6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 25,445.00
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 25,445.00

Official Form 106 E/F

		I A A A A I I I I I I I	111 1 (1111. 31/11) 34			
Fill in this infor	rmation to identify your	case:				
Debtor 1 DeAnn L Madsen						
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)						

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Landlord

State what the contract or lease is for residential lease

		Docume	ent Page 31 d	ot 54	
Fill in thi	s information to identify your	case:			
Debtor 1	DeAnn L Madser	2			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
		_			
Case nun (if known)	nber				Charle if this is an
(ii Kilowii)					<ul><li>Check if this is an amended filing</li></ul>
					amended ming
Officia	al Form 106H				
		lalatana			
Sche	dule H: Your Cod	leptors			12/15
2. Wi Arizo	thin the last 8 years, have yo na, California, Idaho, Louisiana b. Go to line 3. es. Did your spouse, former spouteners, list all of your codeb e 2 again as a codebtor only	u lived in a community pr a, Nevada, New Mexico, Pu buse, or legal equivalent live stors. Do not include your if that person is a guaran	operty state or territo erto Rico, Texas, Wash with you at the time? spouse as a codebto tor or cosigner. Make	ry? (Community propert nington, and Wisconsin.) r if your spouse is filin sure you have listed th	
	Column 2.			, coo concada 2,	
	Column 1: Your codebtor	ZID Codo			editor to whom you owe the debt
	Name, Number, Street, City, State and 2	ZIP Code		Check all schedule	es that apply:
3.1				☐ Schedule D, lin	ne.
0.1	Name			□ Schedule E/F,	
				☐ Schedule G, lin	
	Number Street	Ctoto	ZIP Code		
	City	State	ZIP Code		
				Под 11 5 %	
3.2	Name			Schedule D, lin	
	Hamo			☐ Schedule E/F,	
				☐ Schedule G, lin	ne
	Number Street				
	City	State	ZIP Code		

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Fill	in this information to identify your	case:							
Del	otor 1 <b>DeAnn L M</b>	adsen			_				
	otor 2 ouse, if filing)				_				
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRI	CT OF ILLINOIS						
_	se number nown)		-				ided filing ment showin	ng postpetition chapter ollowing date:	
0	fficial Form 106I					MM / DE	/ YYYY		
S	chedule I: Your Inc	ome						12/1	
sup spo atta	as complete and accurate as posplying correct information. If you use. If you are separated and you have a separate sheet to this form.  Describe Employment	u are married and not fili ur spouse is not filing w . On the top of any additi	ng jointly, and your s ith you, do not includ	pouse i e infor	is livi matic	ng with you, ir n about your s	clude inform pouse. If m	mation about your ore space is needed,	
1.	Fill in your employment information.		Debtor 1			Debto	r 2 or non-fi	iling spouse	
	If you have more than one job,	Employment status	■ Employed	■ Employed			■ Employed		
	attach a separate page with information about additional	Employment status	☐ Not employed			□ No	☐ Not employed		
	employers.	Occupation	Property Manage						
	Include part-time, seasonal, or self-employed work.	Employer's name	Horizon Realty G	Horizon Realty Group					
	Occupation may include student or homemaker, if it applies.	Employer's address	4607 N. Sheridar Chicago, IL 6064						
		How long employed t	here? 1.5 year	s					
Par	t 2: Give Details About Mo	onthly Income							
	mate monthly income as of the ouse unless you are separated.	date you file this form. If	you have nothing to re	port for	any li	ne, write \$0 in t	he space. In	clude your non-filing	
	u or your non-filing spouse have me space, attach a separate sheet to		ombine the information	for all 6	emplo	yers for that pe	rson on the li	ines below. If you need	
						For Debtor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sale deductions). If not paid monthly,			2.	\$	1,800.0	<b>0</b> \$	0.00	
3.	Estimate and list monthly over	rtime pay.		3.	+\$	250.0	0 +\$	0.00	

2,050.00

0.00

Calculate gross Income. Add line 2 + line 3.

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Debtor 1		DeAnn L Madsen	-	С	Case number (if known)					
					For	Debtor 1		Debtor	2 or pouse	
	Cop	y line 4 here	4.		\$	2,050.00	\$	illig 5	0.00	
5.	l ist	all payroll deductions:								_
0.	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	411.61	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b.		\$—	0.00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	5c.		\$ 	0.00	\$		0.00	_
	5d.	Required repayments of retirement fund loans	5d.		$\mathring{\$}^-$	0.00	\$		0.00	_
	5e.	Insurance	5e.		; — \$	158.22	\$		0.00	_
	5f.	Domestic support obligations	5f.		\$	0.00	\$		0.00	_
	5g.	Union dues	5g.		\$_	0.00	\$		0.00	_
	5h.	Other deductions. Specify:	5h.	+	\$	0.00	+ \$		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	,	\$	569.83	\$		0.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	,	\$	1,480.17	\$		0.00	
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income	8c. 8d. 8e.		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$		0.00 0.00 0.00 0.00 0.00	- - - -
	8h.	Other monthly income. Specify:	8h.		\$_	0.00	*		0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	\$		0.0	0
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		1,480.17 + \$		0.00	= \$	1,480.17
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		<b>–</b>		1,400:17		0.00	\[ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	1,400.17
11.	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify:  11. +\$ 0.00									
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	1,480.17
13.	Do	you expect an increase or decrease within the year after you file this form	?					ι	Combi month	ned ly income
		No. Yes Explain								

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Fill	in this informatio	n to identify yo	our case:									
Deb	tor 1	DeAnn L Ma	dsen			Cho	eck if this is:					
	ebtor 2						☐ An amended filing ☐ A supplement showing postpetition chapte 13 expenses as of the following date:					
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS							MM / DD / YYYY					
		tcy Court for the	NORTI	ILINI DISTRICT OF ILLIN	013		WIWI / DD / TTTT					
	e numbe <b>r</b> nown)											
	fficial For											
	chedule .							12/1				
info		e space is ne	eded, atta	If two married people ar ch another sheet to this n.								
Pari	t 1: Describ	e Your House	hold									
٠.	■ No. Go to li											
	☐ Yes. <b>Does</b> I	Debtor 2 live i	n a separ	ate household?								
	□ No											
	☐ Yes	. Debtor 2 mus	t file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of De	ebtor 2.					
2.	Do you have o	dependents?	■ No									
	Do not list Deb Debtor 2.	tor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?				
	Do not state th							□ No				
	dependents na	imes.						_ □ Yes □ No				
								☐ Yes				
								□ No				
								☐ Yes				
								□ No				
3.	Do your exper	nses include	_					_				
0.	expenses of p yourself and y	eople other t	han 👝	No Yes								
Est exp	imate your expe		our bankrı	uptcy filing date unless y				napter 13 case to report of the form and fill in the				
the		assistance an		government assistance i luded it on <i>Schedule I:</i> Y			Your ex	penses				
	<b>T</b> L				andrede Cont							
4.	The rental or home ownership expenses for your residence. Include first mortgoenests and any rent for the ground or lot.				nclude first mortgag	e 4.	\$	1,450.00				
	If not included	d in line 4:										
	4a. Real est	ate taxes				4a.	\$	0.00				
		, homeowner's	•			4b.	·	25.00				
				ıpkeep expenses dominium dues		4c. 4d.	·	50.00 0.00				
5.				our residence, such as ho	me equity loans	4u. 5.	·	0.00				

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Debtor 1 DeAn	nn L Madsen	Case num	ber (if known)	
6. Utilities:				
	city, heat, natural gas	6a.	\$	60.00
	, sewer, garbage collection	6b.	\$	0.00
	none, cell phone, Internet, satellite, and cable services	6c.		214.00
	Specify: Cable/Internet	6d.		80.00
			·	
	ousekeeping supplies	7.	·	700.00
	nd children's education costs	8.	\$	0.00
	undry, and dry cleaning	9.	\$	100.00
	re products and services	10.	\$	80.00
	I dental expenses	11.	\$	208.00
	ion. Include gas, maintenance, bus or train fare. de car payments.	12.	\$	75.00
	ent, clubs, recreation, newspapers, magazines, and books	13.	\$	80.00
	contributions and religious donations	14.	· ———	0.00
i. Charitable of the contraction	Contributions and rengious domations	14.	Ψ	0.00
	de insurance deducted from your pay or included in lines 4 or 20.			
15a. Life in		15a.	\$	0.00
15b. Health	n insurance	15b.	\$	0.00
15c. Vehicl		15c.	·	60.00
	insurance. Specify:	15d.	·	0.00
	ot include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
Specify:	or morado taxos doddotod from your pay or moladed in lines 4 of 20.	16.	\$	0.00
	or lease payments:			
	ayments for Vehicle 1	17a.	· —	0.00
17b. Car pa	ayments for Vehicle 2	17b.	\$	0.00
17c. Other.	Specify:	17c.	\$	0.00
17d. Other.	Specify:	17d.	\$	0.00
	ents of alimony, maintenance, and support that you did not report a		Ф	0.00
	om your pay on line 5, Schedule I, Your Income (Official Form 106I)	). 10.	\$	
Specify:	ents you make to support others who do not live with you.	19.	Φ	0.00
	roperty expenses not included in lines 4 or 5 of this form or on ScI		ur Income	
	ages on other property	20a.		0.00
•				
20b. Real e		20b.	•	0.00
•	rty, homeowner's, or renter's insurance	20c.		0.00
	enance, repair, and upkeep expenses	20d.		0.00
20e. Home	owner's association or condominium dues	20e.	\$	0.00
I. Other: Spec	ify:	21.	+\$	0.00
2. Calculate vo	our monthly expenses			
-	es 4 through 21.		\$	3,182.00
	ne 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
			·	2 400 00
ZZC. Add iine	e 22a and 22b. The result is your monthly expenses.		\$	3,182.00
	our monthly net income.			
	line 12 (your combined monthly income) from Schedule I.	23a.		3,207.04
23b. Copy	your monthly expenses from line 22c above.	23b.	-\$	3,182.00
230 Subtro	act your monthly expenses from your monthly income.			
	esult is your <i>monthly net income</i> .	23c.	\$	25.04
For example,	ect an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect yo			e or decrease because c
	the terms of your mortgage?			
■ No.				
☐ Yes.	Explain here:			

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Fill in this inforr	mation to identify your	case:					
Debtor 1	DeAnn L Madsen						
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case number (if known)					☐ Check if this is an amended filing		
Official Form Declarat	-	ın Individual	Debtor's Sc	hedules	12/15		
You must file thi obtaining money years, or both. 1	s form whenever you fi	le bankruptcy schedules n connection with a bank		Making a false stateme	ent, concealing property, or or imprisonment for up to 20		
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out ba	ankruptcy forms?			
■ No							
☐ Yes. N	Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119)						
	Ity of perjury, I declare e true and correct.	that I have read the sum	mary and schedules filed	I with this declaration a	and		
X /s/ DeA	Ann L Madsen		X				
	L Madsen		Signature of D	Debtor 2			

Date

Signature of Debtor 1

Date **June 15, 2017** 

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	in this inform	ation to identify you							
		nation to identify you							
De	btor 1	DeAnn L Madse	Middle Name	Last Name					
	btor 2 buse if, filing)	First Name	Middle Name	Last Name					
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS					
	se number				_	Check if this is an			
St Be a	as complete a	of Financial	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup additional pages, write you				
			arital Status and Where You	Lived Before					
1.	What is your	current marital statu	ıs?						
	☐ Married ■ Not mar	ried							
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?					
	■ No □ Yes. List	No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.							
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there			
<b>3.</b> stat					ity property state or territor ico, Texas, Washington and V				
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).					
Pa	rt 2 Explain	n the Sources of You	r Income						
4.	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?			
	□ No ■ Yes. Fill	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
the date voll flied for bankflibtcy.		■ Wages, commissions, bonuses, tips	\$25,248.00	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business				

Official Form 107

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Case number (if known) Debtor 1 DeAnn L Madsen

					Debtor 1		Debtor 2		
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deduction and exclusions)	(before deductions			
			dar year: December	31, 2016 )	■ Wages, commissions, bonuses, tips	\$52,345.00	☐ Wages, commission bonuses, tips	ins,	
					☐ Operating a business		☐ Operating a busines	ess	
			dar year be December		■ Wages, commissions, bonuses, tips	\$27,403.00	☐ Wages, commission bonuses, tips	ons,	
					☐ Operating a business		☐ Operating a busines	ess	
	winı	nings. I each s No	f you are fili	ng a joint cas	e and you have income that	rest; dividends; money collect you received together, list it or tely. Do not include income th	nly once under Debtor 1.		,
					Debtor 1		Debtor 2		
					Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deduction and exclusions)	าร
			dar year be December		Unemployment Benefits	\$7,146.00			
Pa	rt 3:	List	Certain Pa	yments You	Made Before You Filed for	Bankruptcy			
6.	Are	either	Debtor 1's	or Debtor 2	s debts primarily consume	r debts?			
		No.	Neither De	ebtor 1 nor D	•	umer debts. Consumer debts	are defined in 11 U.S.C.	. § 101(8) as "incurred by	an
			During the	90 days befo		id you pay any creditor a total	of \$6,425* or more?		
			□ Yes	List below e	each creditor to whom you pa	id a total of \$6,425* or more in	n one or more payments	and the total amount you	I
			* Subject	not include	payments to an attorney for t	nts for domestic support obligation his bankruptcy case. This after that for cases filed on the case of the case o			)
		Yes	•	•	r both have primarily consu		or and the date of dajust		
						id you pay any creditor a total	of \$600 or more?		
			■ No.	Go to line 7					
			□ Yes	include pay	w each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not bayments for domestic support obligations, such as child support and alimony. Also, do not include payments to a for this bankruptcy case.				an
	Cr	aditar'	s Name and	1 Addross	Dates of navme	ant Total amount	Amount you Was	this navment for	

still owe

paid

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Debtor 1 ase number (*if known*) DeAnn L Madsen Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο П Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift.

per person Person to Whom You Gave the Gift and

Gifts with a total value of more than \$600

Describe the gifts

Dates you gave the gifts

Value

Official Form 107

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14.	Within 2 years before you filed for bankr	uptcy,	did you give any gifts or contribution	s with a tota	al value of more than	\$600 to any charity?	
	Yes. Fill in the details for each gift or o	ontribut	tion.				
	Gifts or contributions to charities that is more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod		Describe what you contributed		Dates you contributed	Value	
Pai	tt 6: List Certain Losses						
5.	Within 1 year before you filed for bankru or gambling?	ptcy or	since you filed for bankruptcy, did y	ou lose any	thing because of the	t, fire, other disaster	
	■ No □ Yes. Fill in the details.						
		D	:h		Data of	Value of managements	
	Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the keethe amount that insurance has paid. Lence claims on line 33 of Schedule A/B:	ist pending	Date of your loss	Value of property lost	
			1100 SIGNING ON 11110 OU OF GOTTOGGIO 712.	r roporty.			
Pai	List Certain Payments or Transfer	S					
	consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition particles and the Address Email or website address	oreparer		·	Date payment or transfer was made	Amount of payment	
	Person Who Made the Payment, if Not Y Law Offices of Konstantine Sparag		\$ 2100 Attorney Fees,		2016	\$2,500.00	
	900 W. Jackson Blvd., Ste. 4E Chicago, IL 60607		\$ 65 Credit Counseling and Education Courses, \$ 335 Filing Fees	l Debtor			
17.	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that No  Yes. Fill in the details.	ditors o	or to make payments to your creditor ted on line 16.	s?			
	Person Who Was Paid Address		Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment	
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No  Yes. Fill in the details.						
	Person Who Received Transfer Address Person's relationship to you		Description and value of property transferred		any property or received or debts change	Date transfer was made	
	. J. John & Polationionip to you						

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Debtor 1 DeAnn L Madsen

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No							
	Yes. Fill in the details.							
	Name of trust	Descripti	on and value of	the property	transferred	Date Transfer was made		
						made		
Pa	Itt 8: List of Certain Financial Account	ts, Instruments, Safe	Deposit Boxes	and Storag	e Units			
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.							
	■ No							
	☐ Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number		of account o ment	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have with cash, or other valuables?	in 1 year before you	filed for bankru	ptcy, any sa	ife deposit box or other depos	itory for securities,		
	□ No							
	Yes. Fill in the details.							
	Name of Financial Institution	Who else	Who else had access to it? De		scribe the contents	Do you still		
	Address (Number, Street, City, State and ZIP Co	ode) Address	Address (Number, Street, City, State and ZIP Code)		orise the contents	have it?		
	JP Morgan Chase	also hol	Mother and brother are also holders of this safe deposit box		ious. However, the only ns belonging to the debtor are a pearl necklace and ne personal papers	□ No ■ Yes		
22.	Have you stored property in a storage	unit or place other tl	nan your home	vithin 1 year	before you filed for bankrupt	cy?		
	No							
	Yes. Fill in the details.					5 (111		
	Name of Storage Facility Address (Number, Street, City, State and ZIP Co	ode) to it?	has or had acc Number, Street, City Code)		cribe the contents	Do you still have it?		
Pai	rt 9: Identify Property You Hold or Co	ntrol for Someone F	lea					
Part 9: Identify Property You Hold or Control for Someone Else  23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold for someone.						for, or hold in trust		
	■ No							
	Yes. Fill in the details.							
	Owner's Name		Where is the property?		scribe the property	Value		
	Address (Number, Street, City, State and ZIP Co	ode) (Number, St Code)	eet, City, State and 2	IP				
Pa	rt 10: Give Details About Environmenta	al Information						
For	the purpose of Part 10, the following de	finitions apply:						

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

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Debtor 1 DeAnn L Madsen

hazardous material, pollutant, contaminant, or similar term.

ort al	I notices, releases, and proceedings th	nat yo	ou know about, regardless of wher	n the	ey occurred.			
24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law						ental law?		
	No							
Ц	Yes. Fill in the details.							
			Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
Have	e you notified any governmental unit of	f any	release of hazardous material?					
	No							
	Yes. Fill in the details.							
			Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
Have	a vou been a party in any judicial or ad	minic	trative proceeding under any envi	ironi	mental law? Include settlements a	nd orders		
ı ıavı	e you been a party in any judicial of au		mative proceeding under any envi		mentariaw: meiade settlements e	ina oracis.		
	No							
	Yes. Fill in the details.							
			Court or agency Name Address (Number, Street, City, State and 7IP Code)	Na	ture of the case	Status of the case		
	Circa Datalla Alesad Varra Brasina a sa		,					
	Give Details About Your Business or	Con	nections to Any Business					
With	thin 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?							
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
☐ An owner of at least 5% of the voting or equity securities of a corporation								
	_							
п				<b>s</b>				
	,				Employer Identification number	,		
		Na	me of accountant or bookkeener					
	,,,,,,,	11441	me of accountant of bookkeeper		Dates business existed			
		tcy, c	did you give a financial statement	to aı	nyone about your business? Inclu	de all financial		
	No							
	Yes. Fill in the details below.							
Add		Dat	te Issued					
	Hase  Narr Add  Have  Cass  Cass  till:  With  Narr Add  Num  Narr Add  Narr Add  Narr Add  Narr Add	No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Have you notified any governmental unit of No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Have you been a party in any judicial or addition and the site and	No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Have you notified any governmental unit of any No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Have you been a party in any judicial or administ No Yes. Fill in the details.  Case Title Case Number  Case Number  111: Give Details About Your Business or Cont Within 4 years before you filed for bankruptcy, or A sole proprietor or self-employed in a to A member of a limited liability company A partner in a partnership An officer, director, or managing execut An owner of at least 5% of the voting or No. None of the above applies. Go to Part Yes. Check all that apply above and fill in the Business Name Address (Number, Street, City, State and ZIP Code)  Na Within 2 years before you filed for bankruptcy, or institutions, creditors, or other parties.  No Yes. Fill in the details below.  Name Address	Has any governmental unit notified you that you may be liable or potentially liable  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Have you notified any governmental unit of any release of hazardous material?  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Have you been a party in any judicial or administrative proceeding under any env  No Yes. Fill in the details.  Case Title Case Number  Court or agency Name Address (Number, Street, City, State and ZIP Code)  A sole proprietor or self-employed in a trade, profession, or other activity, A member of a limited liability company (LLC) or limited liability partnersh A partner in a partnership An officer, director, or managing executive of a corporation No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business Business Name Address (Number, Street, City, State and ZIP Code)  No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business Business Name Address (Number, Street, City, State and ZIP Code)  No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business Name of accountant or bookkeeper  Within 2 years before you filed for bankruptcy, did you give a financial statement institutions, creditors, or other parties.  No Yes. Fill in the details below.  Name Date Issued	Has any governmental unit notified you that you may be liable or potentially liable und  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Have you notified any governmental unit of any release of hazardous material?  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Have you been a party in any judicial or administrative proceeding under any environs and ZIP Code)  No Yes. Fill in the details.  Case Title Case Number  Court or agency Name Address (Number, Street, City, State and ZIP Code)  No A sole proprietor or self-employed in a trade, profession, or other activity, eith A member of a limited liability company (LLC) or limited liability partnership (I A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business.  Business Name Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Within 2 years before you filed for bankruptcy, did you give a financial statement to an institutions, creditors, or other parties.  No Yes. Fill in the details below.  Name Date Issued	No   Yes. Fill in the details.   Name of site   Address (Number, Street, City, State and ZIP Code)   Yes. Fill in the details.   No   Yes. Fill in the details.   Address (Number, Street, City, State and ZIP Code)   Name   Address (Number, Street, City, State and ZIP Code)   Name   Address (Number, Street, City, State and ZIP Code)   Name   Address (Number, Street, City, State and ZIP Code)   Name   Address (Number, Street, City, State and ZIP Code)   Name   Address (Number, Street, City, State and ZIP Code)   Name   Address (Number, Street, City, State and ZIP Code)   Name   Address (Number, Street, City, State and ZIP Code)   Name   Nam		

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Debtor 1 DeAnn L Madsen

are true with a b	and correct. I understand that m	nt of Financial Affairs and any attachments, and I declare under paking a false statement, concealing property, or obtaining mones up to \$250,000, or imprisonment for up to 20 years, or both.	
/s/ De	Ann L Madsen		
DeAni	n L Madsen	Signature of Debtor 2	
Signat	ure of Debtor 1		
Date	June 15, 2017	Date	_
Did you	ı attach additional pages to Your	Statement of Financial Affairs for Individuals Filing for Bankrupt	cy (Official Form 107)?
No			
□ Yes			
Did you	ı pay or agree to pay someone wh	o is not an attorney to help you fill out bankruptcy forms?	
No			

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

connection

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			•	
	mation to identify your case:			
Debtor 1	DeAnn L Madsen First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the: NO	RTHERN DISTI	RICT OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing
If you are an ind creditors hav you have leas You must file thi whiche on the If two married po- sign ar Be as complete	nt of Intention f  lividual filing under chapter 7 re claims secured by your prosed personal property and the is form with the court within ever is earlier, unless the cou- form  eople are filing together in a nd date the form.  and accurate as possible. If	you must fill operty, or le lease has no 30 days after yurt extends the joint case, both more space is		set for the meeting of creditors, he creditors and lessors you list information. Both debtors must
	your name and case number	,		
For any credit information be	elow.	of Schedule D:	Creditors Who Have Claims Secured by Proper	ty (Official Form 106D), fill in the
Identify the cr	reditor and the property that is	collateral	What do you intend to do with the property the secures a debt?	at Did you claim the property as exempt on Schedule C?
Creditor's				П.,
name:			Surrender the property.	□ No
name.			<ul><li>☐ Retain the property and redeem it.</li><li>☐ Retain the property and enter into a</li></ul>	☐ Yes
Description of	f		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing debt	:			<u> </u>
Creditor's			☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	_
			☐ Retain the property and enter into a	☐ Yes

Official Form 108

Creditor's

Description of

securing debt:

Description of

securing debt:

property

Creditor's

name:

property

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

Reaffirmation Agreement.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 $\square$  Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

□ No

☐ Yes

☐ No

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Debtor 1	DeAnn L Madsen	Case number (if know	vn)
name: Descrip		<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	☐ Yes
	ng debt:		
Part 2: For any u	List Your Unexpired Personal Prope nexpired personal property lease tha	erty Leases It you listed in Schedule G: Executory Contracts and Unexpire leases. Unexpired leases are leases that are still in effect;	red Leases (Official Form 106G), fill
ou may a	assume an unexpired personal prope	erty lease if the trustee does not assume it. 11 U.S.C. § 365(p	)(2).
Describe	your unexpired personal property le	ases	Will the lease be assumed?
Lessor's r			□ No
Description Property:	on of leased		☐ Yes
Lessor's r			□ No
Property:	on of leased		☐ Yes
Lessor's r	name: on of leased		□ No
Property:			☐ Yes
Lessor's r			□ No
Property:	on of leased		☐ Yes
Lessor's r			□ No
Property:	on of leased		☐ Yes
Lessor's r	name: on of leased		□ No
Property:			☐ Yes
Lessor's r			□ No
Property:	on of leased		☐ Yes
Part 3:	Sign Below		
	nalty of perjury, I declare that I have i hat is subject to an unexpired lease.	ndicated my intention about any property of my estate that	secures a debt and any personal
	DeAnn L Madsen	XSignature of Debtor 2	
	Ann L Madsen ature of Debtor 1	Signature of Debtor 2	
Date	e June 15, 2017	Date	

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-18241 Doc 1 Filed 06/15/17 Entered 06/15/17 17:12:04 Desc Main Document Page 50 of 54

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	DeAnn L Madsen			Case No	).	
			Debtor(s)	Chapter	7	
	DISCLOSUE	E OF CON	MPENSATION OF ATTOR	NEY FOR I	DEBTOR(S)	
C	compensation paid to me within o	ne year before t	2. 2016(b), I certify that I am the attorned the filing of the petition in bankruptcy, of lation of or in connection with the banks	r agreed to be pa	id to me, for servi	
	For legal services, I have agr	eed to accept		\$	2,100.00	
	Prior to the filing of this state	ement I have rec	reived	\$	2,100.00	
					0.00	
2. 7	The source of the compensation p					
	☐ Debtor ☐ Other	(specify):	Parents			
3. 7	The source of compensation to be	paid to me is:				
	■ Debtor □ Other	(specify):				
4.	■ I have not agreed to share the	above-disclosed	d compensation with any other person un	nless they are me	mbers and associa	ates of my law firm.
			mpensation with a person or persons wh the names of the people sharing in the c			f my law firm. A
<b>5.</b> ]	In return for the above-disclosed	fee, I have agree	ed to render legal service for all aspects	of the bankruptc	y case, including:	
t c	<ul> <li>Preparation and filing of any p</li> <li>Representation of the debtor a</li> <li>[Other provisions as needed]</li> <li>Negotiations with sereaffirmation agreem</li> </ul>	etition, schedule the meeting of cured creditor ents and appl	d rendering advice to the debtor in deter es, statement of affairs and plan which r creditors and confirmation hearing, and rs to reduce to market value; exer lications as needed; preparation a on household goods.	nay be required; any adjourned h	earings thereof; g; preparation	and filing of
6. I			osed fee does not include the following s ny adversary proceeding.	service:		
			CERTIFICATION			
	certify that the foregoing is a coankruptcy proceeding.	mplete statemen	t of any agreement or arrangement for p	ayment to me fo	r representation of	the debtor(s) in
Jı	une 15, 2017		/s/ Konstantine Sp	aragis		
$D_{i}$	ate		Konstantine Spara			
			Signature of Attorney Law Offices Of Ko 900 W. Jackson Bl	nstantine Spai	agis	

Ste. 4E

Chicago, IL 60607

Name of law firm

gus@atbankruptcy.com

312.753.6956 Fax: 866.333.1840

### **United States Bankruptcy Court** Northern District of Illinois

In re	DeAnn L Madsen		Case No.	
		Debtor(s)	Chapter	7
	VERIFICATION OF CREDITOR MATRIX			
		Number of Creditors: 31		
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and	correct to the best of my
Date:	June 15, 2017	/s/ DeAnn L Madsen DeAnn L Madsen Signature of Debtor		

American Honda Finance 2170 Point Blvd Ste 100 Elgin, IL 60123

Cap1/bstby

Capital One 15000 Capital One Dr Richmond, VA 23238

Capital One 15000 Capital One Dr Richmond, VA 23238

Ccs/first Savings Bank 500 E 60th St N Sioux Falls, SD 57104

Chase Card Po Box 15298 Wilmington, DE 19850

Citi Po Box 6241 Sioux Falls, SD 57117

Comenity Bank/express Po Box 182789 Columbus, OH 43218

Comenity Bank/laredte 4590 E Broad St Columbus, OH 43213

Comenity Bank/nwyrk&co 220 W Schrock Rd Westerville, OH 43081

Comenitybk/victoriasec Po Box 182789 Columbus, OH 43218 Credit First N A 6275 Eastland Rd Brookpark, OH 44142

Dsnb Macys Po Box 8218 Mason, OH 45040

Fnb Omaha P.o. Box 3412 Omaha, NE 68197

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Landlord

Merchants Credit Guide 223 W Jackson Blvd Ste 7 Chicago, IL 60606

Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Sears/cbna Po Box 6282 Sioux Falls, SD 57117

Syncb/banana Po Box 965005 Orlando, FL 32896

Syncb/banana Rep Po Box 965005 Orlando, FL 32896 Syncb/care Credit 950 Forrer Blvd Kettering, OH 45420

Syncb/gap Po Box 965005 Orlando, FL 32896

Syncb/gap Po Box 965005 Orlando, FL 32896

Syncb/gap Po Box 965005 Orlando, FL 32896

Syncb/gapdc Po Box 965005 Orlando, FL 32896

Syncb/paypal Smart Con Po Box 965005 Orlando, FL 32896

Syncb/tjx Cos Po Box 965005 Orlando, FL 32896

Syncb/tjx Cos Dc Po Box 965015 Orlando, FL 32896

Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440